

**SUBSTITUTION OF TRUSTEE**

**WHEREAS**, on April 16, 1986, Jerry D. Plunk and wife, Martha G. Plunk executed a Deed of Trust to Charles W. Wall, Trustee for COLLATERAL INVESTMENT COMPANY, which Deed of Trust is recorded in Book 364 at Page 70 in the Office of the Chancery Clerk of DeSoto County, State of Mississippi; and

**WHEREAS**, said Deed of Trust was assigned by COLLATERAL INVESTMENT COMPANY to New South Federal Savings Bank by instrument dated April 24, 1986 and recorded in Book 366 at Page 252 in the Office of the Chancery Clerk of DeSoto County, State of Mississippi; and

**WHEREAS**, Jerry D. Plunk and wife, Martha G. Plunk, Grantors, executed an Assumption Warranty Deed in favor of James V. Sawyer and Janet C. McCool, Grantees, by instrument dated July 31, 1987 and recorded in Book 197 at Page 570 in the Office of the Chancery Clerk of DeSoto County, State of Mississippi; and

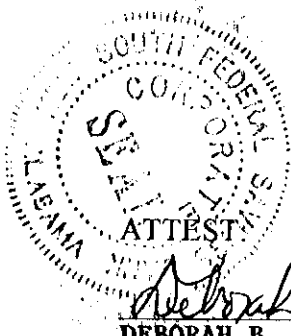
**WHEREAS**, said Deed of Trust authorized the appointment and substitution of another Trustee in place of the Trustee named or previously submitted in said Deed of Trust, and New South Federal Savings Bank, acting by and through its authorized officers, desires to appoint John L. Pannier as Substitute Trustee.

**NOW, THEREFORE**, New South Federal Savings Bank, acting by and through its duly authorized officers, does hereby nominate, constitute and appoint John L. Pannier as Trustee in the aforesaid Deed of Trust in the place of the Trustee originally named or previously substituted therein, and John L. Pannier shall have the same authority, title and powers as the Trustee originally named or previously substituted in said Deed of Trust.

IN WITNESS WHEREOF, New South Federal Savings Bank has caused this  
instrument to be executed on this the 28TH day of DEC., 2000.

## NEW SOUTH FEDERAL SAVINGS BANK

By: Rosalyn M. Daniel  
ROSALYN MCDANIEL- VICE-PRESIDENT



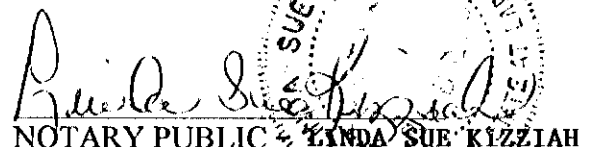

Deborah B. Littleton  
DEBORAH B. LITTLETON- ASS'T. SECRETARY

STATE OF ALABAMA

COUNTY OF JEFFERSON

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 28TH day of DEC., 2000, within my jurisdiction, the within named ROSALYN MCDANIEL, who acknowledged that ~~he~~/she is the VICE-PRESIDENT of New South Federal Savings Bank, a Federally Chartered Savings Bank, and that for and on behalf of said bank, and as its act and deed he/she executed the above and foregoing instrument, after first having been duly authorized by said bank so to do.

GIVEN under my hand and official seal on this the 28TH day of DECEMBER, 2000.

  
NOTARY PUBLIC LINDA SUE KIZZIAH  


My Commission Expires:

7/14/03

STATE MS.-DE SOTO CO. AC  
FILED  
JAN 8 10 28 AM '01  
BK 1278 PG 623  
W.F. B.K.